

<i>SERFF Tracking Number:</i>	<i>FDLT-126941903</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Security Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47514</i>
<i>Company Tracking Number:</i>	<i>R-02966</i>		
<i>TOI:</i>	<i>H20G Group Health - Vision</i>	<i>Sub-TOI:</i>	<i>H20G.000 Health - Vision</i>
<i>Product Name:</i>	<i>Vision Examination Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>Vision Examination Benefit Rider / Vision Examination Benefit Rider / R-02966</i>		

Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Vision Examination Benefit SERFF Tr Num: FDLT-126941903 State: Arkansas

Rider

TOI: H20G Group Health - Vision SERFF Status: Closed-Approved- State Tr Num: 47514
Closed

Sub-TOI: H20G.000 Health - Vision Co Tr Num: R-02966 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Jennifer Glaser, Kelly Disposition Date: 12/16/2010

Humiston, Teresa Saling, Debbie

Oestreich

Date Submitted: 12/10/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Vision Examination Benefit Rider

Project Number: Vision Examination Benefit Rider / R-02966

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/16/2010

Deemer Date:

Submitted By: Teresa Saling

Filing Description:

Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Group Vision

Vision Examination Benefit Rider, R-02966

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/09/2010

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer, Association,
Other

Explanation for Other Group Market Type:
Union

State Status Changed: 12/16/2010

Created By: Jennifer Glaser

Corresponding Filing Tracking Number:

SERFF Tracking Number: FDLT-126941903 State: Arkansas
Filing Company: Fidelity Security Life Insurance Company State Tracking Number: 47514
Company Tracking Number: R-02966
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We respectfully submit the above Rider for your review and approval. It is new and does not replace any like forms previously filed with your state.

The above Rider will be used with Employer Group Vision forms M-9083/C-9083AR and Association/Union Group Vision forms M-9093/C-9093AR, previously approved in your state on July 2, 2008. The Rider is optional to the Policyholder.

The coverage will be sold either by one-on-one direct agent sales or direct mail.

Variable information is indicated by brackets { }. The variables are to be read as though the phrase is in, out, or the choices shown. The variable will not be adjusted to be less favorable than your state allows.

If you have questions or need additional information, please do not hesitate to contact me at 1-800-648-8624 (extension 1143) or e-mail me at jglaser@fslins.com.

Company and Contact

Filing Contact Information

Jennifer Glaser, Sr. Contract Analyst jglaser@fslins.com
3130 Broadway 800-648-8624 [Phone] 1143 [Ext]
Kansas City, MO 64111-2406 816-751-6026 [FAX]

Filing Company Information

Fidelity Security Life Insurance Company	CoCode: 71870	State of Domicile: Missouri
3130 Broadway	Group Code: 451	Company Type: Life & Health
Kansas City, MO 64111-2406	Group Name:	State ID Number:
(800) 648-8624 ext. [Phone]	FEIN Number: 43-0949844	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Missouri Retaliatory fee is \$50.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Fidelity Security Life Insurance Company	\$50.00	12/10/2010	42831315

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/16/2010	12/16/2010

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Disposition

Disposition Date: 12/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document	Application	Approved-Closed	No
Form	Vision Examination Benefit Rider	Approved-Closed	No

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Form Schedule

Lead Form Number: R-02966

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 12/16/2010	R-02966	Policy/Cont Vision Examination ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	R-02966.pdf



FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called "the Company")

VISION EXAMINATION BENEFIT RIDER For Insured Persons with {Type 1} {or} {Type 2} Diabetes {with Diabetic Retinopathy}

By attachment of this Rider, the {Policy} {/}{Certificate} is amended by the following benefits:

SCHEDULE OF BENEFITS

Benefit	{{Elite} In-Network}	{In-Network}	{Out-of-Network}	Benefit Frequency
VISION EXAMINATION				
{Medical Follow Up Eye Examination}	{{ \$0-\$20 } Co-payment}	{{ \$0-\$20 } Co-payment}	up to { \$0-\$149 }	{ 6-24 } months }
{Retinal Imaging Examination}	{{ \$0-\$20 } Co-payment}	{{ \$0-\$20 } Co-payment}	up to { \$0-\$76 }	{ 6-24 } months }
{Extended Ophthalmoscopy, initial and subsequent}	{{ \$0-\$20 } Co-payment}	{{ \$0-\$20 } Co-payment}	up to { \$0-\$28 }	{ 6-24 } months }
{Gonioscopy}	{{ \$0-\$20 } Co-payment}	{{ \$0-\$20 } Co-payment}	up to { \$0-\$28 }	{ 6-24 } months }
{Scanning Laser}	{{ \$0-\$20 } Co-payment}	{{ \$0-\$20 } Co-payment}	up to { \$0-\$50 }	{ 6-24 } months }

DEFINITIONS

Diabetes Mellitus or **Diabetes** means a metabolic disease in which a person has high blood sugar, either because the body does not produce enough insulin or because cells do not respond to the insulin that is produced.

{Diabetic Retinopathy} means damage to the retina caused by complications of Diabetes Mellitus. }

{Extended Ophthalmoscopy} means an examination of the interior of the eye, focusing on the posterior segment of the eye, including the lens, retina, and optic nerve, by direct or indirect ophthalmoscopy, and includes a retinal drawing with interpretation and report. }

{Gonioscopy} means an eye examination of the front part of the eye (anterior chamber) to check the angle where the iris meets the cornea with a gonioscope or with a contact prism lens. }

{Medical Follow Up Eye Examination} means a vision examination for diabetic vision care. }

{Retinal Imaging Examination} means the recording of a portion(s) or complete retina surface and structures. }

{Scanning Laser} means a computerized ophthalmic diagnostic imaging, posterior segment, with interpretation and report, unilateral. }

{**Type 1 Diabetes** means a condition that results from the body's failure to produce insulin. It is also referred to as insulin-dependent Diabetes Mellitus or juvenile Diabetes.}

{**Type 2 Diabetes** means a condition in which cells fail to use insulin properly, sometimes combined with an absolute insulin deficiency.}

BENEFITS

Benefits are payable as shown in the Schedule of Benefits for expenses incurred while this insurance is in force for each Insured Person who has {Type 1} {or} {Type 2} Diabetes {and has been diagnosed with Diabetic Retinopathy}.

{**Extended Ophthalmoscopy.** An Insured Person is eligible for one initial Extended Ophthalmoscopy examination and one subsequent Extended Ophthalmoscopy examination for diabetic vision care in each Benefit Frequency. The Extended Ophthalmoscopy must provide information not available from the standard evaluation services and/or information that will demonstrably affect the treatment plan. The Extended Ophthalmoscopy is not covered if a Retinal Imaging Examination was provided within the previous six-month period.}

{**Gonioscopy.** An Insured Person is eligible for one Gonioscopy for diabetic vision care in each Benefit Frequency.}

{**Medical Follow Up Eye Examination.** An Insured Person is eligible for one Medical Follow Up Eye Examination for diabetic vision care in each Benefit Frequency.}

{**Retinal Imaging Examination.** An Insured Person is eligible for one Retinal Imaging Examination for diabetic vision care in each Benefit Frequency. The Retinal Imaging Examination is not covered if an Extended Ophthalmoscopy was provided within the previous six-month period.}

{**Scanning Laser.** An Insured Person is eligible for one Scanning Laser for diabetic vision care in each Benefit Frequency.}

EXCLUSIONS

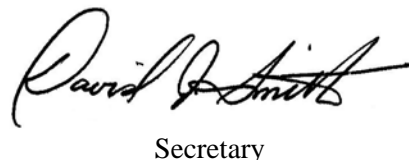
In addition to the Exclusions in the {Policy}/{/}{Certificate}, no benefits will be paid for services connected with or charges arising from:

1. any Vision Materials;
2. {orthoptic or vision training, subnormal vision aids and any associated supplemental testing;}
3. medical, pathological and/or surgical treatment of the eye, eyes or supporting structures; or
4. {any Vision Examination by a Policyholder as a condition of employment;}
5. services, supplies, prescription medication or treatment for diabetes, except as specifically included in this Rider.

This Rider takes effect on the {later of the} effective date {of the {Policy}/{/}{Certificate} to which it is attached} {or {Month Day, Year}} {shown in the Certificate Schedule}. This Rider terminates concurrently with the {Policy}/{/}{Certificate} to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the {Policy}/{/}{Certificate} except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY


President


Secretary

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	12/16/2010
Comments:	See attached.		
Attachment:	R-02966 Readability Certification.pdf		
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	12/16/2010
Bypass Reason:	Not Applicable.		
Comments:			

FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) _____* meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

In accordance with the NAIC Model Act, certain language has been excepted. Such language includes the following: (a) name and address of Fidelity Security Life Insurance Company; name, number and title of the policy; index page; captions and subcaptions; specifications pages, schedules and tables; (b) all words defined in the policy; and (c) medical terminology, if applicable.

* R-02966

50



Martha E. Madden
Vice President and General Counsel

December 7, 2010
Date